

Information to identify the case:		
Debtor 1	Kenneth S Baldwin	Social Security number or ITIN xxx-xx-8896
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	Linda M Callahan	Social Security number or ITIN xxx-xx-1117
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court	Northern District of Illinois	Date case filed for chapter 13 9/19/19
Case number:	19-26622	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kenneth S Baldwin	Linda M Callahan
2. All other names used in the last 8 years		
3. Address	230 D 11th St. Wheeling, IL 60090	230 D 11th St. Wheeling, IL 60090
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Tom Vaughn 55 E. Monroe Street, Suite 3850 Chicago, IL 60603	Contact phone 312 294-5900
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/20/19

For more information, see page 2

Debtors must bring a picture ID and proof of their Social Security Number.

Filing deadline: 3/17/20

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **11/21/19 at 10:00 AM** , Location: **219 South Dearborn, Courtroom 619, Chicago, IL 60604**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Kenneth S Baldwin
 Linda M Callahan
 Debtors

Case No. 19-26622-DRC
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0752-1

User: pseamann
 Form ID: 309I

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Sep 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2019.

db/jdb +Kenneth S Baldwin, Linda M Callahan, 230 D 11th St., Wheeling, IL 60090-2793
 28216326 +Bmo Harris Bank, Attn: Bankruptcy, Po Box 2035, Milwaukee, WI 53201-2035
 28216332 +Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: cutlerfilings@gmail.com Sep 21 2019 01:26:48 David H Cutler,

tr Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
 +E-mail/Text: bncnotice@tomvaughntrustee.com Sep 21 2019 01:29:17 Tom Vaughn,
 55 E. Monroe Street, Suite 3850, Chicago, IL 60603-5764

ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Sep 21 2019 01:28:19 Patrick S Layng,
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,
 Chicago, IL 60604-2027

28216325 EDI: HMNDA.COM Sep 21 2019 05:08:00 American Honda Finance, Attn: Bankruptcy,
 Po Box 168088, Irving, TX 75016

28216329 E-mail/Text: bankrupt@choicerecovery.com Sep 21 2019 01:26:58 Choice Recovery,
 Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220

28216327 +EDI: CAPITALONE.COM Sep 21 2019 05:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

28216328 +EDI: CHASE.COM Sep 21 2019 05:13:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298

28216330 +EDI: CITICORP.COM Sep 21 2019 05:08:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034

28216331 +EDI: WFNNB.COM Sep 21 2019 05:08:00 Comenitycapital/Ulta, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125

28216333 EDI: DISCOVER.COM Sep 21 2019 05:08:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850

28216334 +E-mail/Text: bknotice@ercbpo.com Sep 21 2019 01:28:40 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

28216335 +EDI: RMSC.COM Sep 21 2019 05:08:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

28216336 +EDI: RMSC.COM Sep 21 2019 05:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,
 Po Box 956060, Orlando, FL 32896-0001

28216337 +EDI: RMSC.COM Sep 21 2019 05:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

28216338 +EDI: WTRRNBBANK.COM Sep 21 2019 05:08:00 Target, Attn: Bankruptcy, Po Box 9475,
 Minneapolis, MN 55440-9475

28216340 EDI: USBANKARS.COM Sep 21 2019 05:08:00 US Bank, Attn: Bankruptcy, 800 Nicollet Mall,
 Minneapolis, MN 55402

28216341 EDI: USBANKARS.COM Sep 21 2019 05:08:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229,
 Cincinnati, OH 45201

28216339 EDI: USBANKARS.COM Sep 21 2019 05:08:00 Us Bank, Attn: Bankruptcy, Po Box 5229,
 Cincinnati, OH 45201

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: pseamann
Form ID: 309I

Page 2 of 2
Total Noticed: 21

Date Rcvd: Sep 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 2 Linda M Callahan cutlerfilings@gmail.com,
r48280@notify.bestcase.com
David H Cutler on behalf of Debtor 1 Kenneth S Baldwin cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Tom Vaughn ecf@tvchl3.net, ecfchi@gmail.com

TOTAL: 4